



Finger Lakes Health Care
FEDERAL CREDIT UNION

Quarterly Newsletter

January 2012

Main Office- Phone - 607-733-1304
Schuyler Office - Phone - 607-535-4166
www.flhc.com

Home Equity & Mortgage Loans

If you are looking for a way to consolidate holiday debt, student loans or credit cards, or need some extra cash for some Spring remodeling, apply for a Home Equity Loan today. Rates are 4.5% up 5 years or 5.5% up to 12 years.

Are you looking for a new home or want to refinance your present mortgage? Now is the time to take advantage of exceptionally low interest rates. Visit our website's "Links" tab and click on **CUC Mortgage Corporation**. You'll find a wealth of information including rates, preapprovals, applications, FAQs, contact information and payment calculators.

Instant Tax Refund

If you've filed your tax return and need the money now, stop in for our annual Instant Tax Refund Loan.

Borrow up to \$2500 for 2 months at a low 9.9% with a \$20 upfront fee.

All we need is a copy of your tax return showing direct deposit to your FLHC account and a completed loan application. Stop in today!

Overdraft Protection

Since the Spring of 2011, more than half of our members have taken advantage of our **Courtesy Pay Program**. If you haven't yet signed up, give us a call and we will activate it on your account. We also offer **Savings Overdraft Protection** to all members. If your checking account becomes overdrawn, we will automatically transfer any available funds from your savings account. If you are interested, please stop in to sign up.



FLHC is the total package!

FLHC offers many free services to our members.

Are you taking advantage of them all?

Savings

Prime Accounts
Vacation Accounts
Christmas Clubs
CDs
IRAs

Checking

Free Checking
Visa ATM/Debit Card
Electronic Bill Payment
Badge swipe (hospital employees)

Special Services

Free Credit Report
Auto, Home & Life Insurances
Visa Gift Cards

www.flhc.com

Online Home Banking
Apply for a Loan
Access membership forms
Loan Rates & Loan Calculator

Loans

Auto
Personal
Payday
Mortgage
Home Equity
Visa Credit Card

Preapprovals

Before you go shopping for a new vehicle, fill out our **Express Loan Application** to get preapproved. Once preapproved, we will be able to provide you your interest rate and approximate payment amount so that you will be better informed when shopping for the new vehicle. *Preapprovals are good for 30 days*

Home Banking

An often overlooked **FREE** service for all credit union members is our Online Home Banking. Members can check balances, review statement activity and transfers funds between accounts - all from the comfort of their own computer. It's easy to enroll! Stop in, call or print out the enrollment form on our website, www.flhc.com.

Current Interest Rates

(as of 12/31/2011)

Savings	\$0 - \$49.99	0.00%
	\$50 - \$19,999.99	0.40%
	\$20,000 and above	0.50%
CDs	Please call for current rates and terms	

ATTENTION ADVANTAGE PLUS MEMBERS

**All Advantage Plus members receive a 0.10% discount on all loans
AND a 0.10 bonus on all CDs.**

Car Loans – as low as 2.65% (please call the credit union for details)

All other loans Call for current rates and terms

All loan rates dependent on term, credit score, purpose and collateral type. Please contact the credit union for more information.

Inclement Weather Policy



If we experience severe inclement weather, it may become necessary to close our office(s) early as a safety consideration for our employees. Please be sure to call our main office for our inclement weather status prior to driving to the office.

Better yet, sign up for direct deposit, get a *free* Visa Debit Card, sign up for *free* online banking and Electronic Bill Pay and you'll be able to do your banking from home and get cash from the nearest ATM.

Home Banking Reminder

An upgrade was made to our Home Banking system in August 2011. Since then, members have been able to add their email address to the Home Banking System. This allows members to request password resets and account unlocks by using their email address. Beginning January 3rd, a \$2 fee will be assessed to a members account if they request a password reset or account unlock from the credit union.

Anytime Christmas Club

Now that Christmas is over, you can start thinking and preparing for next Christmas. If you haven't opened a Christmas Club yet, it's not too late!

Stop in or call us (733-1304 Elmira or 535-4166 Schuyler) for details.

It's easy and convenient.

Liberty Mutual Group

Interested in receiving a no-obligation quote for Auto, Home or Life Insurance?

Contact Mark Bigelow at Liberty Mutual 607-201-8491

Saturday Hours

For your convenience, the credit union is open on Saturdays, from 9 am to 12 pm.

During Saturday hours, our staff can process your deposits, withdrawals and other Over the Counter transactions.

Questions regarding loans, Visa credit or debit cards or more specific account information should be directed to our offices on Monday, when a full staff is available to assist.

Office Closings

New Year's Day	Monday, January 2nd
Martin Luther King, Jr. Day	Monday, January 16 th
President's Day	Monday, February 20 th



1099s/1098s

If you earned \$10 or more in interest for 2011, tax statements will be sent out no later than January 31st.

Important Visa Phone Numbers:

Debit Cards

Activation:	800-466-0040
Change PIN:	800-503-9249
Lost/Stolen:	888-241-2510

Credit Cards

Activation:	800-543-5073
Change PIN:	866-297-3408
Lost/Stolen:	800-543-5073

If you lose your Visa Credit or Visa Debit Card, please call the appropriate number listed above. Please contact the credit union as soon as possible so that a new card and PIN can be ordered for you.

Annual Meeting

The Annual Meeting will be held on Wednesday, March 21st at the Petrie East Room at AOMC.

Hors d'oeuvres will be served at 6:00 pm with the meeting to begin at 6:30 pm.

There will be door prizes and giveaways.

All credit union members are invited and encouraged to attend!